

The Appraisal Subcommittee
Attn: Mr. Marc Weinberg, General Counsel
2000 K St. NW Suite 310
Washington DC 20006
Phone: 202-872-7520 Fax: 202-872-7501

April 24, 2000

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Dear Mr. Weinberg,

The purpose of this letter is to file a formal complaint against the Arizona Board of Appraisal in regards to their actions/decisions pertaining to appraiser qualifications and supervision of appraiser practices and their conduct in general.

Enclosure 1: Documentation pertaining to [DELETION].

Inquiry was filed against me by [DELETION] who are the owners of [DELETION]. They challenged the experience hours required to obtain my license [DELETION] was my supervising appraiser, this relationship ended with [DELETION] becoming extremely angry and letting me go, when discussions about a non-compete agreement failed. I believe the documentation I am submitting reflects bias by the Board during the initial investigation and the subsequent informal hearing. This bias is due to the influence of the [DELETION] name in the Arizona appraisal community.

The resulting decision to surrender my license was based solely on the fact that I did not, according to the Board, properly interpret the paragraph on page 7 of the Boards appraisal application. Believing other applicants had met this criterion; I accepted the offer to surrender my license with the right to re-apply when I had experience hours that met Para 7.

Using my decision to surrender, the Board now questions my honesty and doubts if I should ever be granted a new license.

If full documentation is required it will be provided under separate cover.

Enclosure 2: Documentation pertaining to [DELETION]

Inquiry(s) filed by me against [DELETION] alleging violations of Arizona Statue, Code and USPAP. The resulting dismissal by the Board, and more specifically actions by Board member [DELETION], displays blatant misconduct.

Enclosure 3: Documentation pertaining to [DELETION]

Another inquiry from [DELETION] in which the board fails to notify me of its receipt within the 15 days and/or allow a 21-day response time, both required by code. My first knowledge is with notification of it being an agenda item during the July 28' 1999 board meeting. This notification referenced the original [DELETION].

Having received the notification two days prior to the meeting I immediately contacted the board as to why they were reopening 0601. [DELETION] faxed a copy of the new inquiry. When I received formal notification of [DELETION] with the same [DELETION] letter I assumed that the July meeting corrected the error using [DELETION] and had assigned a new number. In spite of the inquiry being baseless (based on "first hand knowledge") I responded.

As you will note the 28 July Board meeting did address the inquiry and after agreeing that there was no facts to move forward a motion was passed that it was to be returned to [DELETION] for more factual data. The closing comments on the transcript (inaudible) was the Attorney General rep suggesting that a new number be assigned so it would not appear the board was working on such an old file - i.e. [DELETION] is born.

Violating board direction [DELETION] elects to "investigate" with phone calls to the clients that I had identified in my response and all potential clients in the area. This was a major humiliation to me and has had a major effect on the number of appraisal assignments. This was dismissed.

Enclosure 4: Documentation pertaining to [DELETION] and [DELETION]

Reflecting continued bias by ignoring the results of the investigation involving [DELETION], the Board elects to issue a cease and desist order based on [DELETION] without investigation. This inquiry was based on declining an appraisal assignment due to an unethical request by the lender. The board should have dismissed this inquiry out of hand and had they investigated they would have been discovered that [DELETION] accepted the assignment. [DELETION] estimated market value came in at \$60,000, which had to ignore location, flood zone and a \$5,000 cash concession to the buyer at closing. As noted in the letter signed by the complainant/ buyer she refers to her own realtor as the seller's realtor which would lead one to believe that the inquiry submitted by [DELETION] was in fact written by someone else for her signature. NOTE check the signatures on contact vs. addendums and the inquiry.

I submitted a request to reconsider [DELETION] and the cease and desist order. The Board denied this because the cease and desist contained the word "if". The meeting transcript states that although there is no evidence one-way or the other, that "if] am doing it - stop. This document becomes a permanent part of my file and will be considered in all future actions. During this meeting the Board agrees that my new application meets all the requirements however????

At the April 20, 2000 board meeting it was decided that I should provide an affidavit from [DELETION]. [DELETION] is [DELETION] realtor referenced in [DELETION] , and the Board has now elected to open an investigation with [DELETION]. As to the invitation to "come up" and answer questions about my application, the majority of questions asked pertained to my original application submitted in 1997 wherein I failed to meet the infamous Para. 7 of the application. No transcription is available, as the Board has yet responded to my request for the same.

Reference enclosure #2 Mr. [DELETION] has recently been accepted to the VA Panel and he and [DELETION] are both providing FHA appraisals.

In closing I would like to point out that the Board has yet had any contact with my supervising appraiser [DELETION], this amazes even him.

Thanking you in advance for your assistance.

DELETION